

# RESEARCH HIGHLIGHT

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Socio-economic Series 11-009

## 2006 Census Housing Series: Issue 14—The Housing Conditions of Visible Minority Households

### INTRODUCTION

This *Research Highlight* examines the housing conditions of visible minority households (see *Definitions* box) in Canada, based on estimates from the 2006 Census.

### FINDINGS

#### Visible minority households increased by 30%, from 2001 to 2006

The number of visible minority households increased by 30%, from 1.2 million in 2001 to 1.5 million in 2006 (see Figure 1). The number of all households in Canada rose to 12.4 million in 2006 up by 8% from 11.6 million in 2001.

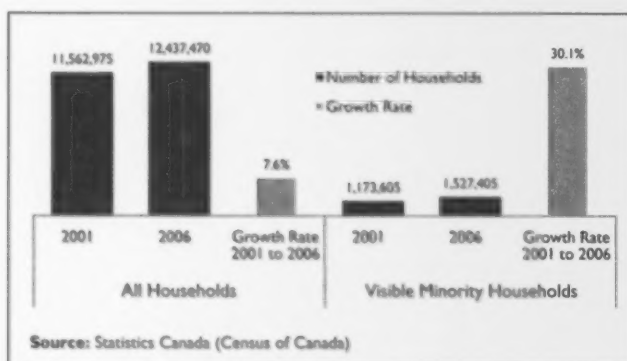


Figure 1 Households by Visible Minority Status, 2001 and 2006

### Definitions

**Visible minorities** are defined by the federal *Employment Equity Act* as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.” (*Employment Equity Act*, Section 3).

A **visible minority household** has a primary household maintainer who self-identifies as a visible minority on the 2006 Census. Specific visible minority household groups studied in this highlight comprise people who self-identified as one of the following: Arab, Black, Chinese, Filipino, Korean, Japanese, Latin American, South Asian, Southeast Asian, and West Asian.

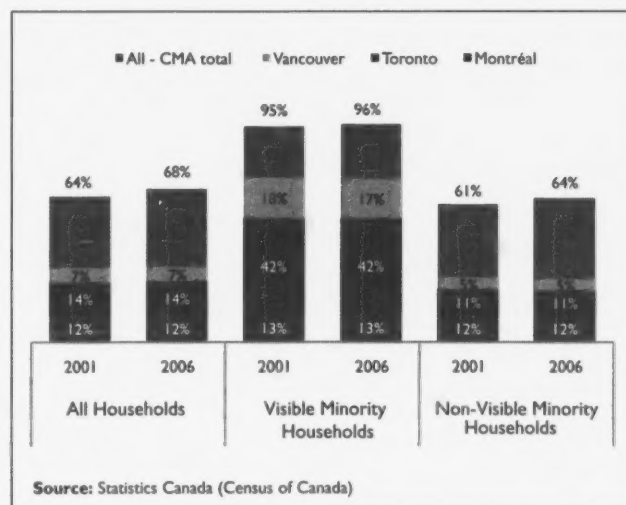
- **Other visible minority households** have a primary household maintainer who self-identified as being in a visible minority group not included in the list above.
- **Multiple visible minority households** refer to those households where the primary household maintainer self-identified in more than one minority category. Households included in this category are not counted in the individual groups with which they identify.

**Non-visible minority households** have a primary household maintainer who does not self-identify as being a visible minority.

## Visible minority households accounted for 12% of households in Canada in 2006

The proportion of households in Canada that were visible minority households grew to 12% in 2006, from 10% in 2001, and varied from 1% in Newfoundland and Labrador to 18% in British Columbia, in 2006 (see Table 1).

Ontario had the largest share of visible minority households in Canada in 2006 (53%), well above its 37% share of all households (see Table 1). British Columbia's share (20%) of visible minority households also exceeded its 13% share of all households. This was not the case for any other province. Quebec's share of visible minority households, at 14%, was well below its share of all Canadian households, at 26%.



**Figure 2** Proportion of Households Living in CMAs by Visible Minority Status, 2001 and 2006

**Table 1** Distribution of Visible Minority Households by Province and Territory, 2001 and 2006

	All Households Distribution (%)		Non-Visible Minority Households Distribution (%)		Visible Minority Households Distribution (%)		As a % of All Households	
	2001	2006	2001	2006	2001	2006	2001	2006
Canada	100.0	100.0	100.0	100.0	100.0	100.0	10.1	12.3
Newfoundland and Labrador	1.6	1.6	1.8	1.8	0.1	0.1	0.7	0.9
Prince Edward Island	0.4	0.4	0.5	0.5	**	**	0.7	1.0
Nova Scotia	3.1	3.0	3.4	3.3	1.0	0.8	3.2	3.4
New Brunswick	2.5	2.4	2.7	2.7	0.3	0.3	1.1	1.4
Quebec	25.8	25.6	27.1	27.3	13.7	14.2	5.4	6.8
Ontario	36.5	36.6	34.6	34.3	53.3	53.1	14.8	17.8
Manitoba	3.7	3.6	3.9	3.8	2.2	2.2	6.0	7.3
Saskatchewan	3.3	3.1	3.6	3.5	0.7	0.7	2.2	2.8
Alberta	9.5	10.1	9.7	10.3	8.1	8.9	8.7	10.8
British Columbia	13.3	13.2	12.5	12.3	20.5	19.7	15.7	18.3
Yukon	0.1	0.1	0.1	0.1	**	**	2.5	2.7
Northwest Territories	0.1	0.1	0.1	0.1	**	0.05	3.7	5.0
Nunavut	0.1	0.1	0.1	0.1	**	**	1.5	2.2

\*\* Less than 0.05% of households.  
Source: Statistics Canada (Census of Canada)

### Ninety-six per cent of visible minority households live in Census Metropolitan Areas

About 96% of visible minority households resided in Canada's Census Metropolitan Areas,<sup>1</sup> up from 95% in 2001 (see Figure 2). About 72% of visible minority households lived in Toronto (42%), Vancouver (17%) and Montréal (13%) in 2006.

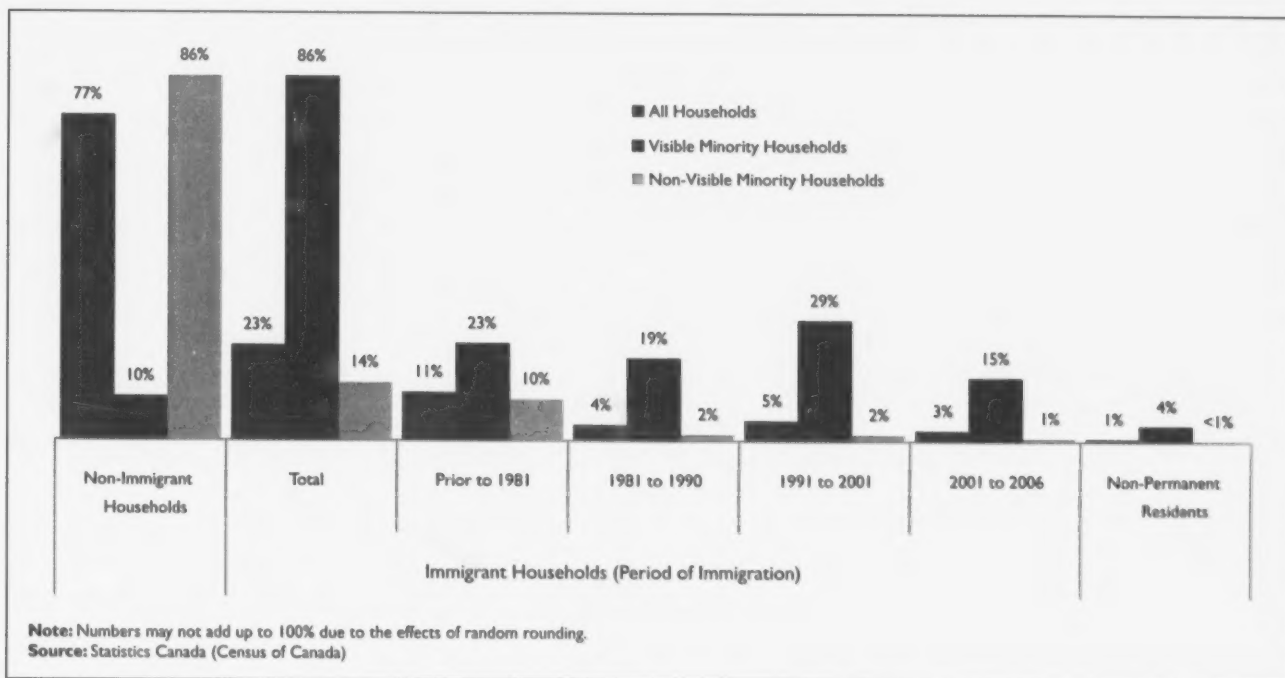
### Most visible minority households are immigrant-led households

In 2006, 86% of visible minority households were immigrant households,<sup>2</sup> with 15% of visible minority households being recent immigrant households<sup>3</sup> (see Figure 3).

Chinese are the largest group of visible minority households in Canada, accounting for about 25% of all visible minority households in 2006 (see Table 2). Chinese, South Asian and Black households together accounted for about 65% of visible minority households in 2006.

The largest growth in the number of households from 2001 to 2006 was South Asian households (at 95,500).

Korean households had the largest percentage growth (at 45%), from 30,500 in 2001 to 44,400 households.



**Figure 3** Proportion of Households by Immigrant Status and Period of Immigration for Visible Minority and Non-Visible Minority Households, 2006

<sup>1</sup> A Census Metropolitan Area (CMA) is an area consisting of one or more adjacent municipalities situated around a major urban core with a population of at least 100,000.

<sup>2</sup> Immigrant households are those households whose primary maintainers are immigrants (individuals who have been granted the right to live in Canada permanently by immigration authorities).

<sup>3</sup> Recent immigrant households are households whose primary maintainer arrived in Canada in the five years prior to the Census. In 2006, recent immigrants arrived in Canada between January 1, 2001 and Census day, May 16, 2006.

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**Table 2** Visible Minority Households in Canada, 2001 and 2006

	2001		2006		Growth from 2001 to 2006	
	(#)	Distribution (%)	(#)	Distribution (%)	(#)	(%)
Visible Minority Households	1,173,605	100.0	1,527,405	100.0	353,800	30.1
Chinese	309,320	26.4	386,565	25.3	77,245	25.0
South Asian	241,790	20.6	337,285	22.1	95,495	39.5
Black	217,325	18.5	262,995	17.2	45,670	21.0
Filipino	81,070	6.9	108,535	7.1	27,465	33.9
Latin American	67,255	5.7	96,915	6.3	29,660	44.1
Arab	60,455	5.2	84,695	5.5	24,240	40.1
Southeast Asian	54,460	4.6	68,780	4.5	14,320	26.3
West Asian	35,015	3.0	50,305	3.3	15,290	43.7
Korean	30,535	2.6	44,385	2.9	13,850	45.4
Japanese	26,980	2.3	29,850	2.0	2,870	10.6
Multiple Visible Minorities	17,660	1.5	33,410	2.2	15,750	89.2
Other Visible Minorities	31,745	2.7	23,690	1.6	-8,055	-25.4

Source: Statistics Canada (Census of Canada)

### Fifty-nine per cent of visible minority households owned their homes in 2006

In 2006, the rate of homeownership among visible minority households was 59%, up about six percentage points from 2001 (see Table 3). This pace of ownership growth was faster than that of non-visible minority households (up about 3 percentage points, from 67% to 70%).

There were considerable differences in ownership rates among visible minority households: Chinese households were most likely, in 2006, to own a home, at 72%; Black households were least likely, at 40%. Ownership increased at the fastest rate among West Asian households, by 15 percentage points, from 35% in 2001 to 50% in 2006. Korean and Southeast Asian households also saw relatively large increases in their rates of homeownership (by 13 and 12 percentage points, respectively).

### Visible minority households tend to have lower incomes and higher shelter costs

On average, visible minority households (at \$69,681) earned about 4% less than non-visible minority households (at \$72,758) in 2006 (see Table 4). Japanese households

(at \$82,856) had the highest average household incomes; Black households (at \$55,707) had the lowest.

Visible minority households paid 29% more for shelter, on average, in 2006 (at \$1,126 per month) than did non-visible minority households (at \$875). These higher shelter costs were due in part to the higher proportion of visible minority households living in Toronto and Vancouver, where shelter costs are higher than elsewhere in Canada. South Asian households had the highest average shelter costs (at \$1,299) while Japanese households had the lowest (at \$976).

### HOUSING STANDARDS AND CORE HOUSING NEED

The universe of households tested for core housing need includes only private non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) of less than 100%. Shelter costs for farm households are not separable from costs related to other farm structures. Shelter costs are not collected for households whose housing costs are paid through band housing arrangements (both on- and off-reserve). For the purpose of measuring affordability, CMHC regards STIRs of 100% or more and STIRs for households with incomes of zero or less as uninterpretable.

**Table 3** Ownership Rate by Visible Minority Status, 2001 and 2006

	2001 (%)	2006 (%)	2001-2006 Percentage point change
All Households	65.8	68.4	2.6
Visible Minority Households	53.5	59.2	5.7
Chinese	71.3	72.4	1.1
South Asian	59.3	67.7	8.4
Black	36.1	40.3	4.1
Filipino	52.4	59.5	7.1
Latin American	33.2	41.4	8.2
Arab	36.7	44.5	7.8
Southeast Asian	51.3	63.2	11.8
West Asian	35.0	50.3	15.3
Korean	41.1	53.7	12.5
Japanese	65.4	66.7	1.3
Multiple Visible Minorities	57.0	63.8	6.8
Other Visible Minorities	55.3	57.6	2.3
Non-Visible Minority Households	67.2	69.7	2.5

Source: Statistics Canada (Census of Canada)

**Table 4** Household Incomes, Shelter Costs and Shelter-Cost-to-Income Ratios (STIRs) by Visible Minority Status, 2006

	Average Annual Household Income (\$)	Average Monthly Shelter Costs (\$)	Average STIR (%)
All Households	72,391	905	21.8
Visible Minority Households	69,681	1,126	27.3
Chinese	74,872	1,047	25.2
South Asian	79,336	1,299	27.3
Black	55,707	1,013	28.7
Filipino	76,405	1,196	23.3
Latin American	57,242	1,045	28.8
Arab	61,076	1,043	30.4
Southeast Asian	66,708	1,087	27.0
West Asian	59,956	1,285	35.1
Korean	60,879	1,214	34.8
Japanese	82,856	976	21.5
Multiple Visible Minorities	76,400	1,181	25.9
Other Visible Minorities	66,702	1,193	28.7
Non-Visible Minority Households	72,758	875	21.0

Note: Includes private non-farm, non-band, non-reserve households with incomes greater than zero and STIRs less than 100%

Source: CMHC (Census-based housing indicators and data)

**Acceptable Housing and Core Housing Need**

The term **acceptable housing** refers to housing that is adequate in condition, suitable in size, and affordable.

- **Adequate** housing does not require any major repairs, according to residents.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).
- **Affordable** housing costs less than 30 per cent of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

A household is in **core housing need** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.



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**Table 5** Per cent of Households Living Below Housing Standards, by Visible Minority Status, 2006

	Total - Below Any Housing Standard (%)	Below Affordability Standard (%)	Below Suitability Standard (%)	Below Adequacy Standard (%)
All Households	30.5	21.4	6.0	7.1
Visible Minority Households	50.7	33.1	21.5	6.7
Chinese	43.9	29.4	17.2	5.8
South Asian	52.5	34.0	24.9	4.9
Black	53.0	35.3	19.6	9.7
Filipino	49.7	22.0	29.5	6.1
Latin American	55.1	35.7	22.7	9.5
Arab	56.5	39.5	23.7	6.7
Southeast Asian	51.7	31.9	22.4	6.8
West Asian	66.6	49.8	29.3	6.4
Korean	61.6	48.6	23.3	5.4
Japanese	30.8	22.0	5.9	6.7
Multiple Visible Minorities	46.1	30.2	17.3	7.8
Other Visible Minorities	51.8	36.0	19.0	7.5
Non-Visible Minority Households	27.8	19.8	3.9	7.2

**Note:** The per cent of households below housing standards will not be the sum of the per cent below the individual standards since some households are below two or more housing standards.

**Source:** CMHC (Census-based housing indicators and data)

**Table 6** Households in Core Housing Need by Visible Minority Status, 2001 and 2006

	Number of Households in Core Housing Need			Incidence of Core Housing Need		
	2001 (#)	2006 (#)	2001-2006 Per cent change	2001 (%)	2006 (%)	2001-2006 Percentage point change
All Households	1,485,335	1,494,395	0.6	13.7	12.7	-1.0
Visible Minority Households	256,055	324,460	26.7	24.1	23.1	-0.9
Chinese	57,640	74,185	28.7	20.7	21.3	0.6
South Asian	51,395	69,485	35.2	22.8	21.8	-1.0
Black	57,940	66,000	13.9	29.3	27.0	-2.3
Filipino	12,700	14,910	17.4	16.5	14.2	-2.3
Latin American	16,800	23,050	37.2	27.6	25.6	-2.0
Arab	15,990	21,745	36.0	30.3	28.6	-1.7
Southeast Asian	12,075	13,835	14.6	24.0	21.8	-2.2
West Asian	11,390	15,325	34.5	38.0	35.4	-2.6
Korean	7,470	11,195	49.9	32.5	34.4	1.9
Japanese	2,840	3,365	18.5	11.7	12.4	0.7
Multiple Visible Minorities	3,275	5,865	79.1	19.9	18.7	-1.1
Other Visible Minorities	6,545	5,500	-16.0	22.3	24.8	2.5
Non-Visible Minority Households	1,229,280	1,169,935	-4.8	12.6	11.3	-1.3

**Source:** Statistics Canada (Census of Canada)

### About 51% of visible minority households lived below housing standards

About 51% of visible minority households in Canada were living in dwellings that failed to meet at least one of the affordability, suitability and adequacy standards, compared to 28% of non-visible minorities (see Table 5). The largest differences between visible minority and non-visible minority households were the percentages below the suitability standard (22% compared to 4%) and the affordability standard (33% compared to 20%). A similar proportion (7%) of visible minority and non-visible minority households were living in homes needing major repairs.

At 67%, West Asian households were the most likely to live in housing falling below standards in 2006; Japanese households, at 31%, were the least likely.

### About 23% of visible minority households in core housing need in 2006

In 2006, 23% of visible minority households were in core housing need—living in homes below standard and with insufficient income to access an acceptable alternative (see *Acceptable Housing and Core Housing Need* box)—compared to 11% of non-visible minority households (see Table 6). West Asian households were the most likely to be living in core housing need (at 35%); Japanese households were least likely (at 12%).<sup>4</sup>

The incidence of core housing need for visible minority households generally improved between 2001 and 2006, with the incidence of housing need decreasing from 24% to 23%. West Asian households saw the largest improvement (2.6 percentage points). Korean households saw their incidence of need increase by 1.9 percentage points.

### Affordability and suitability were the main reasons for visible minority households falling into core housing need

For visible minority households, like other households in Canada, failing to meet the affordability standard was the main reason for falling into core housing need (20% and 10% respectively) (see Table 7). Affordability need was highest among Korean households (32%) and lowest among Filipino households (11%).

**Table 7** Per cent of Households in Core Housing Need by Type of Need and Visible Minority Status, 2006

	Below Affordability Standard (%)	Below Suitability Standard (%)	Below Adequacy Standard (%)
All Households	11.4	1.9	1.9
Visible Minority Households	19.6	8.6	2.4
Chinese	18.2	7.1	1.9
South Asian	18.2	9.7	1.6
Black	22.0	9.1	4.3
Filipino	10.8	6.7	1.3
Latin American	22.2	9.0	3.5
Arab	25.3	10.6	2.5
Southeast Asian	18.6	7.4	2.0
West Asian	31.2	15.6	3.3
Korean	31.9	11.9	2.0
Japanese	11.3	1.8	1.5
Multiple Visible Minorities	15.9	5.9	2.9
Other Visible Minorities	21.5	7.7	3.2
Non-Visible Minority Households	10.3	1.0	1.8

**Note:** The per cent of households in core housing need will not be the sum of the per cent in need and below the individual standards since some households are below two or more housing standards.  
**Source:** CMHC (Census-based housing indicators and data)

Living in crowded housing and in core housing need was more common among visible minority households (at 9%) than non-visible minority households (at 1%). Suitability need was most frequent among West Asian households (at 16%), and least common among Japanese households (at 2%).

About 2% of both visible minority and non-visible minority households were living in core housing need in homes needing major repairs. Adequacy need was highest among Black households (at 4%) and lowest among Filipino households (at 1%).

<sup>4</sup> As with their shelter costs, the likelihood of visible minority household groups living in housing need is related in part to the proportion that are immigrant-led households living in CMAs.

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### SUMMARY

In 2006, 1.5 million visible minority households were living in Canada, a 30% increase from 2001. These households comprised 12% of all households in Canada, and 17% of households in Census Metropolitan Areas. Visible minority households are predominately (86%) immigrant households, with 15% having immigrated in the 5 years preceding the Census. About 59% of visible minority households owned their homes, an increase from 53% in 2001. About 23% of visible minority households were living in core housing need in 2006, down from 24% in 2001. There were variations between different groups of visible minority households in their ownership rates, shelter costs and levels of core housing need.

Further data on visible minority households are available on CMHC's website at [http://www.cmhc.ca/en/corp/about/cahoob/data/data\\_016.cfm](http://www.cmhc.ca/en/corp/about/cahoob/data/data_016.cfm).

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**For further information** on CMHC's census-based housing data, refer to *Housing in Canada Online* on the CMHC website, at [www.cmhc.ca](http://www.cmhc.ca). To inquire or comment on this Highlight or make suggestions for further research, please contact us, either by e-mail at [HiCO-LaCel@cmhc-schl.gc.ca](mailto:HiCO-LaCel@cmhc-schl.gc.ca), or via regular mail at:

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